



<<Member First Name>> <<Member Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Subject: Security Incident

Dear <<Member First Name>> <<Member Last Name>>,

We are writing to notify you of a potential data security incident that may have exposed some of your personal information. We apologize profusely that this event has occurred and want to assure you that we take the protection and proper use of your information very seriously. That is why we are contacting you directly to let you know how we are protecting you personally and to offer you additional services.

You may have already received a notice from us regarding this incident. This letter relates to the same incident. We apologize if the original notification that was mailed out to you created additional questions.

On June 28, 2014, a St. Francis employee reported the loss of an external hard drive. The lost hard drive may have contained personal information such as name, address, telephone and email, along with Social Security numbers for individuals who enrolled with or applied to St. Francis College between 2006 and 2011. Although the hard drive was password-protected, the information was unencrypted and it is possible that an unauthorized third party could attempt to circumvent the password protection. Our investigation of the incident is currently ongoing.

What Are We Doing To Protect You?

Please review the detailed instructions that we have included with this letter relating to fraud alerts and security freezes and the information on receiving and reviewing your credit reports.

As an added precaution, we have secured the services of Kroll **to provide identity theft protection at no cost to you for one year.** Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. The identity theft protection services start on the date of this notice and you can use them at any time during the next year.

Your identity theft protection services include **Credit Monitoring** and **Identity Theft Consultation and Restoration.** Please note that in order to activate your services you will need to follow the instructions in the section titled "*How to Take Advantage of Your Identity Theft Protection Services*" below. Additional information describing your services is included with this letter.

To receive credit monitoring, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Your letter is continued on the next page ...

How to Take Advantage of Your Identity Theft Protection Services

Visit kroll.idMonitoringService.com and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide your membership number.

kroll.idMonitoringService.com is compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox or Safari.

Membership Number: <<Member ID>>

Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, Call 1-855-205-6936, 8 a.m. to 5 p.m. (Central Time), Monday through Friday, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.

What Should You Do If You Have Any Questions Or Feel You Have An Identity Theft Issue?

If you have any questions or an identity theft issue, you can contact Kroll at 1-855-205-6936, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's licensed investigators are standing by to answer your questions or help you with concerns you may have.

We deeply regret that this has happened and apologize for any inconvenience or concern.

Sincerely,

Guy Carlsen
Chief Information Officer

P.S. Remember, safeguards for your personal data security are available at no cost to you.
To enroll:

1. Visit **kroll.idMonitoringService.com** and follow the online instructions to take advantage of your identity theft protection services.

To receive your credit services by mail instead of online, please call 1-855-205-6936.

2. **Call 1-855-205-6936** if you have an identity theft issue or if you have any questions. Kroll's licensed investigators are ready to help you.

RECOMMENDED STEPS TO HELP PROTECT YOUR IDENTITY

PLEASE NOTE: NO ONE IS ALLOWED TO PLACE A FRAUD ALERT ON YOUR CREDIT REPORT EXCEPT FOR YOU. PLEASE FOLLOW THE INSTRUCTIONS BELOW TO PLACE THE ALERT.

1. Request and Review Credit Reports

As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports closely. If you detect any suspicious activity, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report is provided below:

Equifax

(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian

(888) 397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion

(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate, and look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number provided on the report.

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Obtain a copy of the police report as you may need to give copies of the police report to creditors to clear up your records.

Even if you do not find signs of fraudulent activity on your reports, we recommend that you check your credit report every three months for the next year. To do so, just call one of the numbers above to order your reports and keep the fraud alert in place.

2. Place Fraud Alerts

Due to the nature of the information involved, you may wish to place a fraud alert with one of the three major credit bureaus. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change any of your existing accounts. A fraud alert can protect you but may also cause delays when you seek to obtain credit or activate credit monitoring. Contact information for the three bureaus and the website address for Experian are:

Equifax Fraud Reporting

800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

Experian Fraud Reporting

888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting

800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790

You only have to contact ONE of the three bureaus to place a fraud alert. As soon as one of the three bureaus confirms your fraud alert, the others will automatically place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

3. Security Freeze

In some US states, you have the right to put a security freeze on your credit file. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit or prevent the timely approval

of any requests you make for new loans, employment, housing or other services. If you have been a victim of identity theft and you provide the credit-reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit-reporting agency may charge you up to \$5 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze

Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the past five (5) years
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report or complaint to a law enforcement agency concerning identity theft
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express, or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus also must send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit-reporting agencies by mail and include proper identification (name, address and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. This cannot be done by telephone. The credit-reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. They may charge you up to \$5 each for such requests.

To remove the security freeze, you must send a written report to each of the three credit bureaus by mail and include proper identification (name, address, Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze. They may charge you up to \$5 each for such requests.

4. Additional Information

You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Iowa Residents

Office of the Attorney General of Iowa
Consumer Protection Division
1305 E. Walnut Street
Des Moines, IA 50319
consumer@ag.state.ia.us
Telephone: 1-888-777-4590

For North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com
Telephone: 1-919-716-6400

For Maryland Residents

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For all other US Residents

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
TDD: 1-202-326-2502

State Notification Requirements

All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com

For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address,

and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

For residents of Iowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about steps you can take toward preventing identity theft.

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

**Maryland Office of
the Attorney General**
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

**North Carolina Office of
the Attorney General**
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

The following services are included in your **Credit Monitoring** package:



Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:

Consultation: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Restoration: Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.



Credit Monitoring: Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

How to Take Advantage of Your Identity Theft Protection Services

Visit www.kroll.com

and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.